

#4
R
3-150

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William D. MEADOW et al.
Title: CHECK BASED ONLINE PAYMENT AND
VERIFICATION SYSTEM AND METHOD
Appl. No.: Unassigned
Filing Date: October 15, 2001
Examiner: Unassigned
Art Unit: Unassigned



INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Commissioner for Patents
Box PATENT APPLICATION
Washington, D.C. 20231

Sir:

Submitted herewith on Form PTO-1449 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(b), within three (3) months of the filing date of the application.

RELEVANCE OF EACH DOCUMENT

Document A1 is cited in the specification.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with MPEP §609.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date October 15, 2001

FOLEY & LARDNER
Washington Harbour
3000 K Street, N.W., Suite 500
Washington, D.C. 20007-5109
Telephone: (202) 672-5416
Facsimile: (202) 672-5399

By



Brian J. McNamara
Attorney for Applicant
Registration No. 32,789

Form PTO-1449 (MODIFIED)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 051874-0112	SERIAL NO. Unassigned
INFORMATION DISCLOSURE CITATION Filed: October 15, 2001 (Use several sheets if necessary)		APPLICANT William D. MEADOW et al.	
		FILING DATE October 15, 2001	GROUP ART UNIT Unassigned

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
	A1	6,170,744	01/09/01	Lee et al.	235	380	
	A2	6,000,832	12/14/99	Franklin et al.	364	479.02	
	A3	5,826,245	10/20/98	Sandberg-Diment	705	44	
	A4	6,012,144	01/04/00	Pickett	713	201	
	A5	5,163,098	11/10/92	Dahbura	380	24	
	A6	5,485,510	01/16/96	Colbert	379	145	
	A7	6,078,902	06/20/00	Schenkler	705	35	
	A8	4,498,000	02/05/85	Decavele et al.	235	380	
	A9	4,023,013	05/10/77	Kinker	235	61.7	
	A10	6,029,154	02/22/00	Pettitt	705	44	
	A11	6,023,682	02/08/00	Checchio	705	18	
	A12	6,095,413	08/01/00	Tetro et al.	235	380	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	A13	Federal Information Processing Standards Publication, Secure Hash Standard, obtained from http://www.itl.nist.gov/fipspubs/fip_180-1.htm on April 26, 2001, document dated April 17, 1995, pgs. 1-19.
	A14	Class CRC32, obtained from http://www.java.sun.com/j2se/1.3/docs/apiu/java/util/zip/CRC32.htm , on April 26, 2001, pgs 1-3.
	A15	File Verification Using CRC, by M. Nelson (published in Dr. Dobb's Journal, May, 1992), obtained From http://www.dogma.net/markn/articles/crcman/crcman.htm , on April 26, 2001, pgs. 1-14.
	A16	Draft Fed. Info. Proc. Sheet (FIPS) 46-3, DES, and Request for Comments, obtained from http://www.csrc.ncsl.nist.gov/cryptval/des/fr990115.htm , on April 26, 2001, pgs. 1-11.
	A17	Data Encryption Standard (DES), Triple DES and Skipjack Algorithm, obtained from http://www.csrc.ncsl.nist.gov/cryptval/des.htm , on April 26, 2001, pgs. 1-2.

EXAMINER

DATE CONSIDERED

- * **EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include any copy of this form with next communication to applicant.